

## Job Title | Key Relationship Officer – Home Loans

### Brief

Key Relationship Officer - Home Loans/Housing Finance will be responsible for the overall business performance of a branch. The role involves achieving monthly disbursement targets.

### Key Result Areas (KRA)

- Source **Home Loan / LAP** business through **DSAs, direct channels, and field sourcing**
- Ensure monthly disbursements of **₹40 Lakhs or more**
- Build and maintain strong relationships with **customers and sourcing partners**
- Guide clients throughout the application, documentation, and disbursement process
- Conduct market visits for lead generation and customer acquisition
- Coordinate with internal departments for timely processing and compliance
- Stay updated on competitor offerings and local market dynamics

### Must Have

- **Product Experience:**
  - Must be currently working in **Home Loans** or **Loan Against Property (LAP)** only
- **Performance Track Record:**
  - Minimum **₹40 Lakhs monthly disbursement** consistently
- **Sales Channel Exposure:**
  - Experience in **field sales** and/or **DSA sourcing** is essential
- **Educational Qualification:**
  - **Minimum 12th pass** (Undergraduate)
  - **Graduate preferred**
- **Sales Capability:**
  - Strong customer acquisition and relationship management skills
  - Ability to generate business through **field activity and local market engagement**
- **Location Readiness:**
  - Open to **field work** and willing to operate from any of the hiring locations:
- **Work Ethic:**
  - Target-oriented, self-motivated, and performance-driven
  - Ability to work independently in a **field-intensive environment**

### Skills

Sales | Negotiation | Communication | In-depth Knowledge of Home Loan Products | Government Policies | Relationship Building | Client Retention | Self - Connector Sourcing

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